



Ringwood East and Heathmont **Community Bank**[®] branches Newsletter April 2011

Chairman's report

The bank reached a huge milestone this month achieving \$200 million of banking business. Congratulations on a sensational effort must go to Ray, Gary, Annette and all the staff on reaching this achievement. As the business expands the Board needs to maintain our excellent customer service standards to ensure that customers, shareholders and community groups continue to refer business to us. The more money our branches make the more money the community can receive through our sponsorship and grants programs. The Board has advertised two additional staff positions recently to ensure the growth and service continues to excel.

I would like to welcome back Jan McGannon to the HR sub-committee. Jan was a founding Board member and stood down to spend more time with her girls as they finished high school. The girls are now at university and as result Jan has decided to rejoin the sub-committee. She has many years of experience with HR and her return is a great addition.

The Board on 26 February, attended a full day planning workshop focussing on the Company's future plans. We have selected some areas of the business that we will continue to work on including a number of major projects that we will become more involved with over the next 12 months.

I would also like to welcome Craig Broadbent to our Marketing and Communications sub-committee. Craig comes from an IT background and will assist in the development of our website. It will become a communication tool to enable us to inform stakeholders of our achievements and allow easier access for information about our banking products. We are also exploring Facebook and Twitter as marketing opportunities to communicate with our local youth.

If you are interested in becoming involved with a sub-committee please don't hesitate to give me a call on 0408 353 055.

Stuart Greig
Chairman

Our community groups

The **Heathmont Baseball Club** was established in 1969 and the Club has played as a member of the RDBA and the MWBL since that time. We provide a winter home for many State, Australian and Olympic representatives along with professionally signed players. We have a proud history of supporting the local community by providing a fun and enjoyable atmosphere to play baseball. We welcome all players, spectators, and supporters to join Heathmont Baseball Club and become involved in the sport. Contact Lyn Girdlestone, Secretary: Heathmont Baseball Club. Email: scottlin@optusnet.com.au or phone: 0423 535 864.

St Stephen's Community Living Centre, based in Freeman Street, Ringwood East, is most appreciative of the sponsorship from the local **Community Bank**[®] branch. We are a small not for profit centre which has been offering a range of activities and social groups to the local community at reasonable prices since 2004. Our main aim is to engage the local neighbourhood to interact together in a friendly, supportive environment, encourage community, and also attract people who are reluctant to join in or may feel daunted in a larger setting. Our activities include exercise classes such as Yoga, Tai Chi and Strength Training, a wonderful selection of craft activities and numerous social activities such as Armchair Travel, Book Clubs and a Walking Group. Come along and join us with activities for the young – Fun with Music, the young at heart – Belly Dancing and everyone in between. All our activities can be viewed on our website at www.ssclc.websytle.com.au or call Eleanor on 0423 728 864 to find out more.

Norwood Junior Football Club is very appreciative to Ringwood East **Community Bank**[®] Branch who have proudly sponsored our club for several years. Their contributions have gone towards additional gym equipment, tackle bags and many football necessities. As we begin a new season in April 2011, we reflect on a great year in 2010 with our Under 9/A winning the Lightning Premiership, Under 15/A winning the Premiership Flag and Zac McCubbin taking out the prestigious Under 16/A EFL Best and Fairest Award. If you are interested in joining NJFC for Season 2011 (Under 9 to Under 16), please contact Andrew Panayi (Director of Football Operations) on 0400 686 867 or visit our website: www.norwood.sportingpulse.net

The **Melbourne East Netball Association** has just completed a highly successful year where we have expanded the number of residents and groups who get together Wednesday and Saturday for recreation. Our Association serves the entire area and respects the varying nature of our community; we offer assistance to all who want to play netball and through our clubs, work in schools and community groups. We have an ongoing commitment to the community; please feel free to contact us if you believe we can help out in your school or community group to promote Netball. Contact Peter Boyle, Secretary, Melbourne East Netball Association. Phone: 0413 355 013.

Keep our community bus on the road

Run by the community for the community we encourage all community groups to make use of the bus. Rates are much cheaper than commercial rates and it needs to be out on the road serving the community. Call the branches on 9870 6654 or 9870 3365 for bookings and enquiries.



Our community groups (continued)

Heathmont Traders hope everyone had a chance to whisper in Santa's ear when he visited Heathmont Village last year. Some shoppers might have been lucky enough to see him twice, once at the Christmas Fiesta and again when he took his shopping home in the CFA fire truck the week before Christmas.

On Saturday 16 April, there will be another special character visiting Heathmont Village. He always wears a white suit, his ears are floppy and he has a fluffy tail. In his basket he will carry yummy chocolate eggs to share with everyone he meets. He might even hide some eggs as he hops in and out of the shops throughout Heathmont Village.

Everyone is invited to bring family and friends to Heathmont Village on Saturday 16 April to meet the Easter Bunny and help with the Easter egg hunting. Happy Easter from Heathmont Village Traders.

From the share register

A copy of the half year account is available on our website www.bendigobank.com.au/maroodah under investor relations.

Maroodah Community Enterprises

62 Railway Avenue, Ringwood East VIC 3135

ABN: 91 103 341 993

Chairman: Stuart Greig.

Directors: Neville Walker (Company Secretary & Treasurer), Bill Sutherland (Major Projects), Max Vincent (Property), Chris Monaghan (Marketing & Communications), Geoff Secker (Marketing & Communications), Tony Hart (HR), Paul Conway (Governance).

Product profile – Student banking

Hi, I'm the newest addition to the Bendigo & Adelaide Bank account family. I am the big brother of the piggy account. If you're between 12 and 29 and a full time student, you're going to love me. I am a statement account with card access and internet access when you're old enough and I don't have any transaction fees either. I am proving to be very popular with our younger customers and their parents are happy with me too.

So, call into Ringwood East or Heathmont and grab a brochure that's all about me. I know you'll be impressed.

Staff profile



Hi, my name is Michelle.

I have worked at Bendigo bank since 1987 in numerous capacities including teller, supervisor and service manager. I took 5 years off to start my family and then came back to Ringwood East as one of the original staff when it opened in 2003. My husband & I have 3 children aged 15, 12 & 6.

We live in Montrose and have done for 20 years. In winter, you can find us at the local footy and in summer you can find us at the local cricket club.

Mobile Phone Banking is now available

Logon to e-banking at www.bendigobank.com.au for a demo and details.

If you have not registered for Electronic Funds Transfer of your dividends please contact your local branch.

OUR *student* ACCOUNT *less* *banky* THAN MOST

An unlimited transaction account rebate, an interest rate that increases the more you save, a handy EasyMoney or Debit Card plus internet and phone banking make Bendigo Bank's new Student Account a little less banky than most.

And signing up for great student savings is easy.

Just visit Ringwood East or Heathmont **Community Bank**[®] branch with your identification, including your current full-time student ID, and we'll do the rest. Or find out more at www.bendigobank.com.au.

Terms, conditions, fees and charges apply. EasyMoney Card available to account holders 12 years or older. Debit MasterCard available to account holders 18 years or older. Internet banking available to account holders 16 or over. Please consider your situation and read the Terms and Conditions before making any decision. Bendigo and Adelaide Bank Limited ABN 11 068 049 178 AFSL 237879. (129845_v1) (11/03/2011)



Ringwood East and Heathmont **Community Bank**[®] branches

Ringwood East **Community Bank**[®] Branch,
62 Railway Avenue, Ringwood East VIC 3135
Phone: 9870 3655

Website: www.bendigobank.com.au/ringwood_east
Opening hours: Monday to Friday 9.00am – 5.00pm
and Saturday mornings 9.00am – 12 noon

Heathmont **Community Bank**[®] Branch,
143 Canterbury Road, Heathmont VIC 3135
Phone: 9870 6654

Website: www.bendigobank.com.au/heathmont
Opening hours: Monday to Friday 9.00am – 5.00pm
and Saturday mornings 9.00am – 12 noon